

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Michelle Macchia

Case No.: _____

Judge: _____

Chapter:

13

Debtor(s)

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

☒ Discharge Sought

☐ Motions Included

☐ Modified/No Notice Required

☐ No Discharge Sought

Date: 3/3/2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 163 per _____ to the Chapter 13 Trustee, starting on _____ for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: _____

- ☐ Refinance of real property:

Description:

Proposed date for completion: _____

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
James J Cerbone	Attorney fees	\$2360

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC	93 Northrup Drive Brick NJ	\$6424.32		\$6424.32	\$777.08

b. Modification

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Ditech	93 Northrup Drive Brick	\$28,861.00		\$115, 420			\$0.00
Santander	93 Northrup Drive Brick	\$17, 771.47		\$115, 420			\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

e. Secured Claims to be Paid in Full Through the Plan:

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ _____ 0 _____ to be distributed *pro rata*

☐ Not less than _____ percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
Ditech	93 Northrup Drive Brick, NJ	\$28,861
Santander	93 Northrup Drive Brick, NJ	\$17,771.47

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Administrative Expenses
- 3) Secured Claims
- 4) Priority Claims & 5) General Unsecured Claims

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: _____.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☐ No

Part 10: Sign Here

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 3/3/2017

/s/James J Cerbone
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 3/3/2017

/s/Michelle Macchia
Debtor

Date: _____

Joint Debtor

United States Bankruptcy Court
District of New JerseyIn re:
Richard Macciola
Bianca Macciola
DebtorsCase No. 15-25445-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 84

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jun 04, 2020.

db/jdb
cr

+Richard Macciola, Bianca Macciola, 22 Connor Drive, Manalpan, NJ 07726-1662
+Santander Consumer USA, Inc., P.O. Box 562088, Suite 900-North, Dallas, TX 75247,
UNITED STATES 75356-2088

515687683 +Accurate Diagnostic Labs, 3000 Hadley Rd., South Plainfield, NJ 07080-1183
515898512 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
Los Angeles, CA 90051-5478

515687685 +At Your Fingertips Inc, Attn: Kelso & Bradshaw, PO Box 1208, New Brunswick, NJ 08903-1208
515687686 +B-Line LLC, Attn: Trilogy Capital Managment, PO Box 4115, Concord, CA 94524-4115
515687687 +BarterPays, 2587 Route 9 North, Howell, NJ 07731-3303
515687688 Bayshore Medical Group, PO Box 6000, Bellmawr, NJ 08099
515687689 +Bounty Alarms, PO Box 514, Englishtown, NJ 07726-0514
515687691 +Cablevision, Attn: CBHV, PO Box 831, Newburgh, NY 12551-0831
515687693 +Capital One Bank, Attn: NCO Financial Systems, 507 Prudential Road, Horsham PA 19044-2308
515687695 Capitol One Bank, Attn: Creditors Interchange, PO Box 2270, Buffalo, NY 14240-2270
515687702 CentraState Medical Center, Attn: A-! Collection Services, 101 Grovers Mill Road, Suite 303,
Lawrenceville, NJ 08648-4706

515687704 CentraState Medical Center, Attn: A-1 Collection Service, 101 Grovers Mill Road, Suite 303,
Lawrenceville, NJ 08648-4706

515687698 CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
515687696 +Central Jersey Emergency Medicine Assoc, Attn: ACB Receivables Management, PO Box 350,
Asbury Park, NJ 07712-0350

515687697 Central Jersey Emergency Medicine Assoc, PO Box 2680, New Brunswick, NJ 08903-2680
515687706 Clinical Psychology Associates LLC, 40 Avenue @ Commons #203, Shrewsbury, NJ 07702
515687710 DS Waters of North America, Attn: Collection Bureau of America, PO Box 5013,
Hayward, CA 94540-5013

515687707 Dept of Treasury, Attn: Diversified Collection Services In, PO Box 9046,
Pleasanton, CA 94566-9046

515687708 +Direct TV, Attn: First National Collection Bureau, 610 Waltham Way, Sparks, NV 89437-6695
515687711 FDNY Emergency Ambulance Service, Attn: National Recovery Agency, PO Box 67015,
Harrisburg, PA 17106-7015

515687714 Green Tree Servicing, PO Box 6172, Rapid City, SD 57709-6172
515687716 +HSBC Bank, Attn: Burns, White & Hickton, 502 Carnegie Center Suite 103,
Princeton, NJ 08540-6289

515736960 +Hibu Inc f/k/a Yellowbook Inc, c/o RMS Bankruptcy Recovery Services, P.O. Box 361345,
Columbus, OH 43236-1345

515687715 Horizon Blue Cross Blue Shield of NJ, PO Box 1738, Newark, NJ 07101-1738
515687717 JCP& L, PO Box 3687, Akron, OH 44309-3687
515728513 +Jersey Central Power & Light,, a FirstEnergy Company, FirstEnergy,
331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688

515687719 +LVNV Funding, Attn: JJC & Associates, PO Box 519, Sauk Rapids, MN 56379-0519
515687718 Lori W. Bocchino, 13 Cooperhawk Drive, Manalpan, NJ 07726-3624
515687721 +Lyon Financial Services, Attn: Charles A Gruen, 381 Broadway, Suite 300,
Westwood, NJ 07675-2239

515687722 Macys, PO Box 183083, Columbus, OH 43218-3083
515687724 Medical Payment Data, Attn: NCO-MEDCLR, PO Box 8547, Philadelphia, PA 19101
515687723 Medical Payment Data, Attn: Bureau of Accounts, PO Box 538, Howell, NJ 07731-0538
515687725 My First Dentist, Attn: Certified Services Inc, PO Box 177, Waukegan, IL 60079-0177
515687726 +NEW JERSEY HEALTHCARE SPECIALISTS, PO BOX 412138, BOSTON MA 02241-2138
(address filed with court: New Jersey Healthcare Specialists, PO Box 417191,
Boston, MA 02241-7191)

515687727 NJ Dept of Labor, PO Box 389, Trenton, NJ 08625-0389
515687728 +NJYP Online, 499 Marlboro Road Suite 4, Old Bridge, NJ 08857-3746
515687730 +Richard Golderg DMD, Attn: Law Offices of O'Brien & Taylor, PO Box 505,
West Caldwell, NJ 07007-0505

515687731 Robert Wood Johnson, Medical Group, PO Box 15278, Newark, NJ 07192-5278
515731586 +SANTANDER CONSUMER USA INC., P.O. BOX 560284, DALLAS, TX 75356-0284
515687732 +Saint Peters University Hospital, 254 East Avenue, New Brunswick, NJ 08901-1766
515687733 Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
515687734 +Screenvision Direct Inc, Attn: Goldman & Warshaw, PO Box 2500,
West Caldwell, NJ 07007-2500

515687737 +Sovereign Bank, Attn: Tate & Kirlin Associates, 2810 Southampton Road,
Philadelphia, PA 19154-1207

515687738 +Sovereign Bank, Attn: Transworld Systems, 507 Prudential Road, Horsham, PA 19044-2308
515687742 +Sprint, Attn: First Revenue Assurance, PO Box 1259, Oaks PA 19456-1259
515687741 Sprint, attn: Diversified Consultants, PO Box 1022, Wixom MI 48393-1022
515687740 +Sprint, Attn: Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
515687744 State of New Jersey, Dept of Treasury, Division of Revenue & Enterprise Service,
PO Box 278, Trenton, NJ 08646-0278

515687745 +Surf & Suds LLC, Linen Rentals & Laundry Services, PO Box 687,
Forked River, NJ 08731-0687

515904973 TOYOTA MOTOR CREDIT CORPORATION, C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
515687747 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial, PO Box 371339, Pittsburgh, PA 15250-7339)

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 84

Date Rcvd: Jun 02, 2020

515687746 Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317
515892081 +US Bank NA, dba US Bank Equipment Finance, 1310 Madrid Street, Marshall, MN 56258-4099
515687748 +USBancorp, Manifest Funding Services, 1450 Channel Parkway, Marshall, MN 56258-4005
515687749 +Verizon New Jersey, Attn: Debt Recovery Solutions, PO Box 9004, Westbury, NY 11590-9004
515903351 +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001
515687751 Yellow Book USA, Attn: Customer Service, 2560 Renaissance Blvd,
King of Prussia, PA 19406-2673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 02 2020 23:35:48 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 02 2020 23:35:44 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

515687684 +E-mail/Text: bkdept@cancapital.com Jun 02 2020 23:34:28 Advance Me Inc,
600 TownPark Lane Suite 500, Kennesaw, GA 30144-3734

515745205 E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 23:40:51
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

515687690 +E-mail/Text: bcwrtoff@cablevision.com Jun 02 2020 23:36:23 Cablevision,
Attn: Billings & Collections, 99 Hawley Lane, Stratford, CT 06614-1208

515687692 +E-mail/PDF: AIS.COAF.EBN@americaninfosource.com Jun 02 2020 23:40:50 Capital One Auto,
3901 Dallas Parkway, Plano, TX 75093-7864

517239726 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 02 2020 23:41:22
Capital One Auto Finance, c/o Portfolio Svc., 4515 N Santa Fe Ave., Dept. APS,
Oklahoma City, OK 73118-7901

515805820 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 02 2020 23:42:08
Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

515695492 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 02 2020 23:41:22
Capital One Auto Finance, a division of Capital On, P.O. Box 201347,
Arlington, TX 76006-1347

515687694 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 02 2020 23:42:06 Capital One Bank,
PO Box 30285, Salt Lake City, UT 84130-0285

515687709 E-mail/Text: G06041@att.com Jun 02 2020 23:36:09 Direct TV, PO Box 78626,
Phoenix, AZ 85062-8626

515687712 +E-mail/PDF: gecsed@recoverycorp.com Jun 02 2020 23:41:07 GE Money Bank,
Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104

515687713 +E-mail/Text: ally@ebn.phinsolutions.com Jun 02 2020 23:34:36 GMAC, PO Box 380902,
Bloomington, MN 55438-0902

515687705 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 02 2020 23:40:35 Chase,
Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153

515687720 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 23:40:51 LVNV Funding,
PO Box 740281, Houston, TX 77274-0281

515687736 E-mail/Text: courts@southeastfinancial.org Jun 02 2020 23:35:58
Southeast Financial Credit Union, 5110 Maryland Way Ste 10, Brentwood, TN 37027

515687735 E-mail/Text: jennifer.chacon@spservicing.com Jun 02 2020 23:36:32
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250

515721577 +E-mail/Text: courts@southeastfinancial.org Jun 02 2020 23:35:58 Southeast Financial CU,
220 S Royal Oaks Blvd, Franklin TN 37064-5313

515687739 +E-mail/Text: DeftBkr@santander.us Jun 02 2020 23:35:41 Sovereign Bank, PO Box 12646,
Reading PA 19612-2646

515687743 E-mail/Text: appebnmailbox@sprint.com Jun 02 2020 23:35:43 Sprint, PO Box 105243,
Atlanta, GA 30348-5243

515906708 +E-mail/Text: jennifer.chacon@spservicing.com Jun 02 2020 23:36:32
U.S. Bank NA, successor trustee, c/o Select Portfolio Servicing, Inc.,
3217 S. Decker Lake Drive, Salt Lake City, UT 84119-3284

517139754 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 02 2020 23:41:23
Wollemi Acquisitions, LLC, by AIS Portfolio Services, LP as agent, PO Box 165028,
Irving, TX 75016, Wollemi Acquisitions, LLC,
by AIS Portfolio Services, LP as agent 75016-5028

517139753 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 02 2020 23:40:43
Wollemi Acquisitions, LLC, by AIS Portfolio Services, LP as agent,
4515 N. Santa Fe Ave., APS, Oklahoma, OK 73118-7901

517101702 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jun 02 2020 23:41:23
Wollemi Acquisitions, LLC Department, Ascension Capital Group, P.O. Box 165028,
Irving, TX 75016-5028

515687750 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 02 2020 23:35:21
World Financial Network National Bank, PO Box 182125, Columbus, OH 43218-2125

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515687699* CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
515687700* CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
515687701* CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
515687703* CentraState Medical Center, Attn: A-! Collection Services, 101 Grovers Mill Road, Suite 303,
Lawrenceville, NJ 08648-4706

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 84

Date Rcvd: Jun 02, 2020

515687729 ##+Pitman Mindas Grossman Lee & Moore, PO Box 696, Springfield, NJ 07081-0696
515843965 ##+Porania LLC, P. O. Box 11405, Memphis, TN 38111-0405

TOTALS: 0, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 1, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as servicing agent for
U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA
bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA,
successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the Washington
Mutual Mortgage Pass-Through Certificates, WMAL bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA,
successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the Washington
Mutual Mortgage Pass-Through Certificates, WMAL dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
James J. Cerbone on behalf of Joint Debtor Bianca Macciola cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
James J. Cerbone on behalf of Debtor Richard Macciola cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 9